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# Publisher's Perspective by Leigh Bosse

## ► To Our Readers

With Senior Lifestyles entering it's second year, we know that the whole concept and definition of a "Senior Citizen" has evolved over the years. Today's seniors are more health conscious and active than prior generations. They are living longer and are generally more affluent than their parents, and are savvy consumers of goods and services. Thus we make the fol-

lowing promise to our readers. Senior Lifestyles sole purpose is to provide you with the knowledge you need and the information you want to maximize the potential of your retirement years. If we can both inform and entertain our readers, we will have succeeded. Please let us know how we are doing and what we can do to improve our product.

## ► To Our Advertisers

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1. Never think that the elderly market is "old." They don't consider themselves old, so don't you.

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3. Always treat our readers as equals. They value connect- edness, independence, per- sonal growth and revitalization, and so should you.

4. Never pander or talk down to our readers. They're not dumb, in fact, they're probably smarter than us both.

5. Never try to bamboozle. All seniors are from Missouri and skeptical.

6. Don't broad stroke. All seniors are not alike. Above age 50 there are doz- ens of mature and independent minds.

7 Give them a guarantee. Seniors fear being taken. A simple "no ifs, ands, or buts guarantee" pleases them im- mensely.

8. Don't razzle-dazzle. Seniors are conservative about consuming, and many grew up during the Great Depres- sion.

9. Don't rely on glitz. Ads should look like ads.

10. Always treat our readers with respect.

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# Planning for retirement in a tough economy

You don't necessarily need to scrap your retirement dreams because of a bad economy. While many older Americans have seen their nest eggs decimated by a troubled economy, some smart planning and open dialogue can keep your retirement on track.

A new survey conducted for the Indexed Annuity Leadership Council finds that seniors and their adult children are reluctant to talk to each other about the financial aspects of their respective golden years. The Survey on Generational Retirement Perspectives found that over a third of adults never talk about retirement plans with their parents who aren't yet retired. Similarly, a third of parents only talk to adult children about the subject once a year or less.

"Actively taking control of your financial future can provide peace of mind for your family. Families that engage in open dialogues about retirement planning are taking the first step towards taking control," says Wendy Waugaman, CEO and President of American Equity.

In today's economy, many Americans are adjusting retirement strategies. Some



are planning to work longer, while others are revamping their investments.

And now more than ever, experts are urging Americans to better balance their retirement plans so all their nest eggs aren't in one basket. Consider different options, from stocks and bonds to indexed annuities to fixed-income funds.

### ► Calculate Your Needs

Many retirement advisors recommend multiplying your annual retirement income needs by 20, with that total becoming your goal for your investments. Then, if your investments can average at least an eight percent return yearly, you can withdraw up to five percent annu-

ally during retirement.

### ► Protect Yourself

Consider a retirement portfolio that includes lower-risk investments to help you weather market volatility and still reach your long-term goals. To achieve this balance, many are turning to indexed annuities and fixed income funds for such lower-risk needs.

Unlike stocks, indexed annuities offer safety by guaranteeing your principal investment, while providing the opportunity for higher returns. Indexed annuities are insurance contracts that provide periodic payouts, with earnings linked to stock or bond indexes. Websites such as [www.indexedannuityinsights.org](http://www.indexedannuityinsights.org) can help educate you about these types of investments.

### ► Be Realistic

Are your retirement plans too grandiose? You may have to ratchet them down a bit. Equally important is to be realistic about when you can stop working. You might have to work beyond planned retirement dates or consider part-time work. Don't overvalue your home or its significance in your retirement. (SP)



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Jane Hodges, Wall Street Journal



*"Having a travel agent advise you is now more important than ever," as fees, surcharges, and other travel restrictions have become more confusing for consumers. "Travel is one of the most complicated purchases."*

Henry Harteveldt, Travel Industry Analyst,  
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# Medicare Changes: what you should know

For starters, the enrollment period is earlier this year for choosing or changing your coverage and your prescription plan. More importantly, unless Congress acts quickly, Medicare payments to doctors will be cut by nearly 30 percent January 1. This could threaten your access to physician care, as many doctors say they will be forced to stop accepting new Medicare patients. There are several things you can do to help make sure you continue to receive access to health care.

## ► Enrollment Changes

This year, Medicare enrollment, including any changes to your prescription plan, is earlier, running from October 15th through December 7th, and those who fail to enroll or change their plans will be forced to wait until next year. This change was enacted to help seniors who used to wait until the end of the year and didn't have valid prescription cards each January. For more information, visit [www.Medicare.gov](http://www.Medicare.gov).



## ► Limited Access

Just as a huge influx of Baby Boomers is entering Medicare, access to doctors is about to become more limited.

A survey by the American Medical Association (AMA) reveals that one in five physicians overall and nearly one-third of primary care physicians say they are already forced to limit the number of Medicare patients in their practice due to the ongoing threat of cuts and inadequate reimbursement rates. An additional cut of nearly 30 percent will make this situation worse, but it does not have to occur.

Congress can vote to repeal the

Medicare physician payment formula before the scheduled cut of nearly 30 percent.

Many seniors are urging Congress to repeal the formula and stop the cut. "There is wide bipartisan agreement that we need to protect seniors' access to health care," says Peter W. Carmel, M.D., President of the AMA. "Seniors, as well as their family members, should contact their members of Congress and tell them to repeal the Medicare physician payment formula now."

## ► Wellness Opportunities

Be sure to take advantage of new Annual Wellness Visits that Medicare has begun offering. New and established Medicare patients are entitled to these visits, designed to offer personalized prevention plan services.

At these visits, doctors typically record a patient's body mass index, blood pressure and other indicators in order to establish screening schedules for the next 5 to 10 years. (SP)



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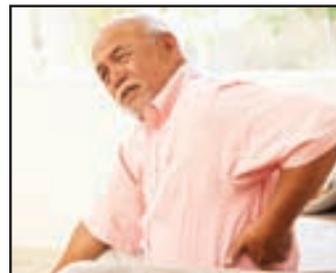
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# Tips for reducing low back pain

Have an aching back? You're not alone.

Low back pain (LBP) is one of the most common reasons people see physicians. About one in four adults reported having LBP lasting at least one whole day in the past three months. Most often, the pain is caused by strain on bones, muscles, or ligaments.

While low back pain usually gets better after a few weeks of proper treatment, there are ways you can reduce or avoid it. Prevention begins with lifting heavy objects carefully, maintaining a healthy weight, and exercising regularly. If you have pain, make an appointment with your physician to locate it and rule out a serious problem. Tell your physician if you are having weight loss, fevers, weakness or loss of feeling in your legs, or any other symptoms. Treatment options for LBP include medications, heating pads, exercise, or physical therapy. Remaining active is more effective than bed rest. If you need to have bed rest to alleviate severe pain, return to normal activities as soon as possible.



Doctors often order diagnostic imaging tests for patients with LBP that is not associated with any serious underlying disease. But after reviewing the clinical evidence, the American College of Physicians (ACP) — a national organization of internal medicine physicians — says that doctors should avoid this common practice.

"In most patients without serious underlying disorders, there is substantial improvement within a few days to a month with exercise and medications," says Dr. Virginia Hood, president of ACP.

ACP recommends that diagnostic imaging tests be reserved for select higher-risk patients who have major risk factors for or signs of spinal conditions, such as spinal stenosis, sciatica, vertebral compression fracture, cancer, or infection, or those who are candidates for invasive interventions. For more information, visit [www.acponline.org](http://www.acponline.org).

ACP's recommendations are part of its High Value, Cost-Conscious Care initiative, which is designed to help physicians provide the best possible care to their patients while reducing unnecessary health care costs without impacting patients' health.

"Unnecessary diagnostic imaging tests are all too common and a significant component of our nation's escalating health care costs," says Dr. Hood. "More testing does not mean better care. The best way to maintain effective care is to identify and eliminate wasteful practices that don't help patients or may even cause harm." (SP)

## Share your medical history with your family

Do your relatives know the facts about your personal medical history? What about your family history and their risk for disease? A recent survey found that 96 percent of Americans believe it's important to know their family medical history, yet only a third actually gather specifics, according to the U.S.



Department of Health and Human Services.

This has public health officials concerned, as a number of diseases, such as diabetes, cancer and depression, have been known to run in families.

For example, while one in six American men will be diagnosed with prostate cancer in his

lifetime, that figure jumps to one in three for men with a family history of the disease, according to the Prostate Cancer Foundation (PCF). And women with a family history of breast cancer have a fourfold greater chance of developing it than average women, even if they don't have the genes associated with increased risk of it, according to research by the University of Toronto.

"Knowing your family history can save your life, since survival rates are highest when cancer is caught early," says Dan Zenka, senior vice president of communications at PCF. "This simple knowledge gives doctors vital insight when it comes to patient assessment and care."

However, gathering a family history can be difficult. Even when doctors try to collect such patient data, most patients don't know the details. That's why it's important older relatives share their medical histories with younger generations.

PCF recommends collecting family medical histories at family reunions and holidays. Some thoughtful strategies can help ease your relatives into an open conversation about health:

- ▶ **Share your purpose.** Explain that you're creating a record the whole family can use to receive better health care.
- ▶ **Provide multiple choices.** Some people may be more willing to share health information in face-to-face conversations, others by phone or e-mail. Let them choose.
- ▶ **Speak less, listen more.** Keep your questions short and neutral. Medical diseases are not moral failings, but feeling judged is likely to get your relatives to clam up. So listen without comment.
- ▶ **Respect privacy.** Just because this information is to be shared, there's no need to make Uncle Jim's prostate problems the focus of discussion at the next family barbeque.

To find out more about how your family history can affect your risk for diseases such as prostate cancer, visit [www.pcf.org](http://www.pcf.org). Then take the opportunity to collect a family history the next time your family is together. It might just save a life. (SP)

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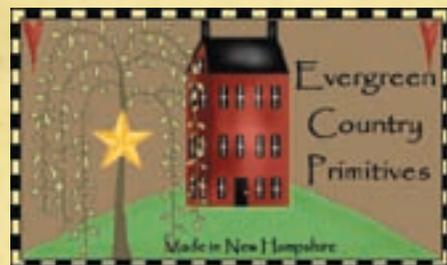
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# Keeping your muscles healthy as you age

Did you know you have more than 600 muscles in your body, including your tongue, heart and stomach? When exerted, your muscles pull against your skeleton, causing your bones to become strong and durable. But a lack of exercise and nutrition can compromise your muscle strength, especially as you age.

"The average person can lose 8 percent of muscle tissue every 10 years after the age of 40," says Dr. Vonda Wright, orthopedic surgeon, medical researcher and author of "Fitness After 40." "When it comes to muscle, if you don't use it, you'll lose it."

In addition to age, a sedentary lifestyle and poor nutrition can lead to loss of muscle. Many people are surprised to learn that a sedentary person may have 40 to 50 percent body fat. On the flip side, muscle burns more calories than fat during daily activities, including sitting.

A serious, temporary illness or injury or a diet lacking proper nutrition, especially protein, can also cause a loss in



muscle mass. So muscle loss is not just a concern of the middle-aged or inactive, but for anyone who wants to stay healthy and active.

To find out if your muscles are in good shape, try the push-up test. Men of any age should be able to do 11 and women should be able to complete eight. If you fall short of your goal, don't despair. You still have time to build muscle strength with these tips:

► **Feed your muscle.** Proteins are the building blocks of muscle. Get your protein daily from meat, poultry, fish, nuts, eggs and beans. You can also aug-

ment your diet with healthful protein and nutrition shakes, such as Ensure Muscle Health shakes, which contain Revigor (a source of HMB, an amino-acid metabolite), and 13 grams of protein to help rebuild muscle and strength naturally lost over time. They are perfect for a snack on the go.

► **Get aerobic exercise.** Try to get between 30 to 60 minutes of blood-pumping exercise daily to build muscle endurance. And stretch your muscles before and after to prevent injury.

► **Carry a load.** Resistance training is also essential to keeping your muscles strong and limber and retaining bone density. Use weights or the resistance of your own body weight to build your strength.

For more information about maintaining healthy muscles and to read more of Dr. Wright's tips, visit [www.ensure.com](http://www.ensure.com). Then get started rebuilding your muscle strength. After all, this is the only body you have. (SP)



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## Living well with vision loss

If you've been having trouble reading, recognizing familiar faces or seeing street signs, you're not alone. Low vision, or uncorrectable vision impairment, currently affects 6 million Americans — a number expected to grow substantially as the nation's population ages. This means millions of Americans are at risk of losing their independence in the future. While some normal changes to the eyes and vision occur as people get older, low vision is a unique condition in which sight cannot be corrected through surgery, pharmaceuticals, eye-glasses or contact lenses. Low vision is characterized by partial sight, such as blurred vision, blind spots or tunnel vision.



Most people develop low vision because of eye diseases and health conditions like age-related macular degeneration, glaucoma or diabetic retinopathy. Symptoms can include:

- ▶ **Hazy or blurred vision**
- ▶ **Loss of peripheral vision**
- ▶ **Color confusion**
- ▶ **Trouble reading, cooking or doing close-up tasks**
- ▶ **Difficulty recognizing familiar faces**

The Vision Council recommends scheduling an appointment with an eye doctor if you or your loved ones experience any such symptoms. Recently, pharmaceuticals have been used to slow the progression of vision loss. In most cases, however, the vision already lost cannot be restored. But technology can help maximize remaining vision and restore independence.

Magnifiers are available in a variety of powers and sizes, allowing users to see objects up close, like pill bottles, newspapers, checkbooks and more. Telescopes, which can be hand-held or head-worn, improve sight at multiple distances. Telescopes are useful when viewing objects at a distance, like a television. Electronic or video magnifiers consist of a monitor and video camera, some the size of a mobile phone. Video magnifiers allow users to enlarge objects like crossword puzzles and photos. Users can adjust the viewing mode (contrast, color combination, etc.) to more easily see the object.

Another option is eyeglasses with lenses specially designed to help improve sight at near distances. These eyeglasses can be used for reading applications. Glare control filters, also called absorptive filters, increase contrast and protect light-sensitive eyes from glare. They can be used in combination with low vision devices or worn over eyeglasses.

If you or someone you know has trouble seeing, visit [www.thevisioncouncil.org](http://www.thevisioncouncil.org) or call 1-877-457-0536 to request a free information packet on maintaining independence while living with low vision. By visiting an eye care professional, people with low vision can continue to lead active and independent lives. (SP)

# How to choose the right phone for seniors

As we grow older, our motor skills may decrease, but this doesn't prevent many seniors from launching new careers or hobbies and enjoying rich social lives. However, aging can change our priorities and abilities, and many seniors who like to stay in touch with friends and family may want to consider this when purchasing new phones.

Here are some tips to help you choose senior-friendly phones.

## ► Home Phones

A loss of nearsighted vision is normal with age, so when choosing a landline home phone, it makes sense to choose one with a large display and large buttons.

Large buttons are not only easy to read, but are more comfortable for individuals experiencing loss of manual dexterity or arthritis. For example, the Arthritis Foundation recently recognized a phone from Panasonic, the cordless KX-TG6592, for ease of use due to larger-than-usual buttons.

And factor-in hearing loss, as well. Because everyone hears differently, a phone that only amplifies sound may not always be the answer. The loudest phones aren't always the clearest sounding.

Consider amplified phones with tone controls, such as those in the Panasonic KX-TG6590 series that have tone equalizers that maximize clarity and accommodate for hearing loss by allowing the user to control the bass, mid-range and treble tones in a caller's voice. And look for phones with talking caller ID and answering systems that enable seniors to screen callers without getting up.

## ► Cell Phones

Some people nix cameras or text messaging on phones for seniors, claiming they're unnecessary complications. However, proud grandparents will gladly learn to work phone cameras to show off pictures of grandkids. And for seniors on fixed budgets, text messaging is great for relaying short, necessary messages to family and friends without using precious minutes.

Web capability is often not a necessity for seniors, and touchscreens can be a manual dexterity jump. But for the adamant, a palm device with a stylus is a great compromise. Also, when choosing a phone and plan, consider what the rest of the family uses, as many companies offer free minutes to individuals on the same service.

And remember the little things. Some keypad locks and chargers are easier to use, particularly for someone with arthritis. And size makes a difference. You may have to trade-off between a big screen and big buttons, based on needs, but weight is crucial. Nobody should feel weighed down by a cell phone.

"Whether you're opting for a cell phone or landline connection, or both, it's important to choose a phone with features that support your lifestyle and communication habits," says Bill Taylor, President of Panasonic System Networks Company of America. (SP)



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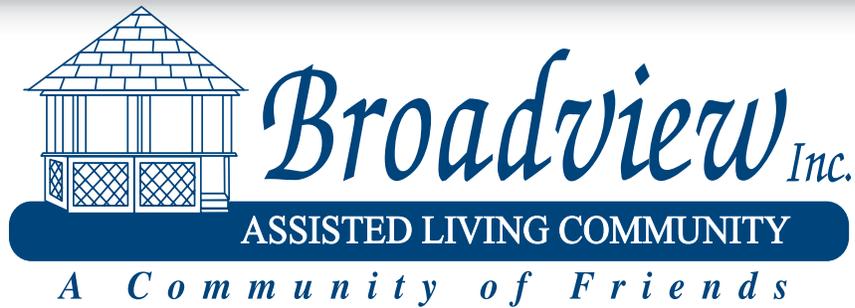


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# Things to ask about at your annual physical

It's something far too many of us put off -- finding a primary care doctor and getting annual check-ups. But finding a doctor and scheduling an appointment is only part of the battle. You need to know what questions to ask and what tests are important for you.

The most important thing to do is to be honest when communicating with your doctor. You should prepare your personal and family medical history, listing any problems you are experiencing and being honest about your personal behavior. You also should prepare a list of medications you take.

Depending on your age and personal history there are different tests which may be recommended. Fortunately, medical testing and screening has advanced in recent years to give you accurate results with less waiting.

Here are some preventive medical screenings you should be aware of and ask your doctor about:



► **Cholesterol:** This simple blood test can tell you if you are at risk for heart disease or stroke.

► **Electrocardiogram:** Men typically are advised to have this test at age 40, while women usually start at age 50. Sensors are placed on your chest to yield data about your heart rhythm.

► **Colonoscopy and Stool Tests:** These check for signs of colon cancer and other disorders. This test usually is advised for people over 50 or earlier if there is a family history of disease.

► **Urine Analysis:** This screens

your urine for diabetes and kidney problems.

► **Hepatitis and HIV Tests:** Many patients avoid these tests because they used to take many anxious days, requiring two visits to the doctor for the test and results. Rapid, point-of-care tests using new Dual Path Platform technology now have been developed, which yield results in less than 20 minutes, allowing testing and counseling to be accomplished in one visit. For more on rapid testing, visit [www.chembio.com](http://www.chembio.com).

Other annual tests may be necessary, depending on your gender:

► **Pap Smear:** All women are advised to have this annual test to check for cervical cancer.

► **Prostate Test:** Men older than 50 should receive annual exams for prostate cancer, including a blood test.

You should screen for any diseases known to occur in your family. (SP)

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# Prepare your home for cooler weather

There's nothing worse than being in a drafty house during the cooler months of the year. In addition to the continuous discomfort, drafts can lead to unnecessarily high heating bills. "American homeowners know that as the weather gets cooler, it's time to prepare their homes for the season," says Robert Dischner, marketing director at Lennox Hearth Products. "Preparing your home will not only save you money, but keep your family safe during severe weather."

In fact, heating and cooling accounts for two thirds of a home's energy consumption. This adds up to 44 percent of all the carbon dioxide emissions in America, more than the transportation and manufacturing industries combined, according to the U.S. Department of Energy. Here are some tips to prepare your home for the cooler weather this season:

► **Conduct an annual review.**

Windows are best sealed using weather-stripping or caulking. Doors should



be replaced if they don't seal properly. Make sure to check the foot of the door and install a draft stopper if there isn't one. You should also have a heating professional check your heating system annually, making sure it's energy-efficient and meets all safety standards.

► **Clean out your chimney.** Annual cleanings reduce the risk of fires and carbon monoxide poisonings due to creosote buildup or obstructions in the chimneys. They also let your fireplace burn more efficiently.

► **Green your fireplace.** If you have an existing masonry or metal fireplace,

gas-burning fireplace inserts offer high efficiency levels that can help heat homes in a more cost-effective manner, offering convenient and clean-burning performance that reduces harmful pollution.

► **Check emergency supplies.**

Buy rock salt or sand before it sells out at your local hardware store. Make sure you change the batteries in any and all carbon monoxide and smoke detectors at least once a year. And stock your pantry with dry goods and other sundries, in case you're forced to spend a day or two indoors because of inclement weather.

"By preparing your home, you can keep more heat inside, and less energy is lost through the chimney, doors and other openings, keeping overall environmental emissions to a minimum," says Dischner.

So, it turns out, you can stay warm, save money, and be good to the planet all at the same time! (SP)

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# Baby Boomers: protect your retirement nest egg

For the more than 70 million Baby Boomers approaching retirement, the road to their financial goals has become much cloudier than for previous generations.

With benefits such as Social Security and employer pensions less certain, it is up to those approaching, or at, retirement, to choose the right strategy and information sources for making responsible decisions.

"Boomers are living longer and more active lives and should consider taking greater responsibility for the protection of their retirement savings so they don't outlive their nest eggs," says Holly Burgess, VP, Strategy and Marketing Communications, Liberty Mutual. "It's important to create a safe retirement savings strategy customized to your needs."

There are several things Boomers can do to help safeguard their retirement.

## ► Plan and Protect

Focus on protecting your nest egg via conservative investments. Start by asking what "safety" means to you.

Are you seeking to protect your principal from stock market volatility or looking for protection from taxation as you grow your assets?

Is your top priority planning for the unforeseen, such as funds for future medical emergencies? According to the U.S. Department of Labor, almost 20 percent of retiree income will be spent on health care.

Knowing this will help you decide where to invest the portion of your nest egg you aim to safeguard.

## ► Think Conservatively

An easy rule of thumb is that you'll need to replace 70 to 90 percent of your pre-retirement income, say the experts at the Certified Financial Planner (CFP) Board of Standards.

Your asset allocation may change



over time, the CFP Board points out. As you age you may opt to limit exposure to riskier investments like stocks by investing more conservatively.

## ► Choose Safely

For the portion of retirement savings you want to protect for near-term use, consider safer options. Many financial planners are advising older Americans to consider conservative alternatives like Certificates of Deposit, Fixed Income Funds and Fixed Deferred Annuities.

Unlike more volatile investments, Fixed Deferred Annuities protect your principal while providing the opportunity to generate regular, periodic income. These products are offered by insurance companies and pay a fixed, guaranteed interest rate for an initial period. The rate may change later but cannot drop below a guaranteed minimum. Unlike many investments, interest earned on an annuity is tax deferred. Details about these types of products can be found on such websites as [www.LibertyMutual.com/FixedAnnuitySolutions](http://www.LibertyMutual.com/FixedAnnuitySolutions).

It is important to consider an insurer's financial strength and to choose an annuity that allows you to customize it and access funds when you need them.

## ► Take Control

"Don't sacrifice control over the design and price of the product you purchase. Pay for the features you need for your individual situation," says Mark McVeigh, SVP, Marketing and Distribution, Liberty Mutual.

Lastly, understand any risks or sacrifices involved with each product. (SP)



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